

ENGLISH
COMPOSITION

BOOK IV

GEORGE GUEST



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A FIRST COURSE IN ENGLISH COMPOSITION

BY

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BOOK IV

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PREFACE

Noteworthy points of the Series :—

1. Sufficient Grammar has been included to enable the young student not only to correct ungrammatical expressions but to give *reasons* for such corrections.

2. The sections on “Grammar” have been separated from those on “Composition,” thus rendering it easy to direct attention to either.

3. Book I. is intended for the Lower Classes (Standards I. and II.); Book II. for the Middle Classes (Standards III. and IV.); and Books III. and IV. for Upper Classes (Standards V., VI., and VII.).

To provide “ready-made Junior Clerks” is *not* the aim of Book IV. The intention is rather to prepare our senior boys and girls for the intelligent management of their own correspondence and commercial transactions.

The Post Office forms which appear in the volume are reproduced by the kind permission of the Controller of H.M. Stationery Office.

G. G.

CHAPTER I.

Applying for a Situation.

Boys and girls who are wise usually obtain a situation *before they leave school*; that is, they proceed straight from school to some occupation, and do not risk the formation of bad habits "by doing nothing" for weeks or months before commencing business life. The advertisements in the daily newspapers should be eagerly scanned by all in search of employment, and application should be made for the most suitable vacancy.

It is of the utmost importance that the letter of application should be drawn up most carefully, for upon its style success or failure largely depends.

The following points should be borne in mind when applying for a post:—

1. Use *unruled* note-paper, and take care that the writing is evenly spaced.
2. Writing, spelling, and grammar must receive special attention.
3. The letter should be as brief as possible, but there should be no omission of particulars asked for in the advertisement.
4. The date should never be written **6-4-14**, because such an entry requires calculation, is slovenly, may be misunderstood, and is not in good taste.

5. Begin the letter by referring briefly to the advertisement, mentioning the newspaper (with date) in which it occurred.
6. Give the name and address of your head teacher for the purposes of reference (*after having obtained his permission*).
7. Do not send an *original* testimonial, if you have one : it might get lost. *Send a copy only.*
8. State clearly your name, address, age, height, and standard or class attained.
9. Read your letter carefully before posting it.

[*Advertisement.*]

Office Boy wanted for Solicitor's Office. Age about 15. Good writer essential. Commencing salary 7/- a week. Apply Dodson & Fogg, Solicitors, 42 Industry Lane, Workington.

A Model Letter of Application.

15 Dawn Road, Wakefield,
March 25th, 1914.

Messrs. DODSON & FOGG, Solicitors,
42 Industry Lane,
Workington.

GENTLEMEN,

In reply to your advertisement in "The Daily Telegraph" of to-day's date, I beg to offer my services. I am in my fifteenth year, and have passed through the highest class in the school. For some months I have

been studying shorthand, and I intend to continue my study of this and other subjects after I leave school.

Mr....., the Headmaster at School, has kindly given me a testimonial, a copy of which I enclose.

If successful in obtaining the appointment, I should endeavour to carry out my duties to your complete satisfaction.

I am, Gentlemen,

Yours obediently,

JOHN KEENE.

A Suitable Reply Letter.

Suppose you are one of the selected candidates, and that the firm has written inviting you to call at their premises for an interview on Monday, the 30th inst., at 10 a.m.

You should immediately dispatch a reply, somewhat as follows:—

15 Dawn Road, Wakefield,

March 27th, 1914.

Messrs. DODSON & FOGG, Solicitors,

42 Industry Lane,

Workington.

GENTLEMEN,

I beg to acknowledge the receipt of your letter of the 26th inst., and to thank you for the same.

I shall be pleased to call at your office, as requested, on Monday, the 30th inst., at 10 a.m.

I am, Gentlemen,

Yours obediently,

JOHN KEENE.

Exercises.

1. Before attending for interview, what special attention would you give to your personal appearance?

2. Answer the following advertisements (using unruled paper):—

(a) Smart Lad wanted for Office Work. One just leaving school preferred. Must be good writer and quick at figures. Wages 6/- a week. Apply Thompson Bros., Tinsley Foundry, Manchester.

(b) Junior Clerk wanted for a Merchant's Office. Typewriting and shorthand. Apply, in own handwriting, stating age, qualifications, and salary required, to John Goldsmith & Sons, Diamond Merchants, 15 Ruby Street, Silver-town.

3. Write a letter of application for a post as general servant or as nurse. *Or*

Write a letter to your head teacher thanking him or her for the testimonial received.

CHAPTER II.

Letter-Writing.

Kinds of Letters. Correspondence may be divided into three classes :—

1. *Private letters*, i.e. letters passing between relatives and friends.

2. *Commercial letters*, i.e. letters written on business matters of any kind.

3. *Official letters*, i.e. communications sent to, or by, any public official (Government, Municipal, Poor-Law, etc.).

It is most important to bear in mind that each class of letters has its own style and general arrangement : *e.g.* the *salutation* and *conclusion* of a private letter would vary much from those contained in a commercial or official communication.

Salutation.

1. *To relatives and intimate friends.* My dear Mother ; My dear Sister ; My dear Uncle ; My dear Jack ; Dear Thompson ; Dear Kitty ; etc.

2. *To friends less intimate.* Dear Mr. Thompson ; Dear Mrs. Jackson ; Dear Miss Irving ; etc.

3. *Commercial letters.* Dear Sir ; Dear Sirs ; Dear Madam ; Madam ; Sir ; Gentlemen ; etc.

4. *To officials.* Sir ; Dear Sir ; etc.

Conclusion of Letters.

1. *To relatives and intimate friends.* Your loving daughter; Your affectionate nephew; Yours sincerely; Yours affectionately; etc.

2. *To friends less intimate.* Yours faithfully; Yours sincerely; etc.

3. *Commercial letters.* Yours truly; Yours very truly; etc.

4. *To officials.* I am, Sir,
Your obedient servant.

Exercises.

1. Make out an order to be sent to your grocer, and ask him to send the week's supply on Thursday instead of Friday.

2. Your school team is about to play a football or cricket match on your ground: write to the secretary of the opposing team, giving full particulars of the arrangements made. *Or*

Write a letter to your mother (who is away on holiday), describing the garment you are now engaged in making at school.

3. Write a letter to the publishers of this book, asking them to forward you a copy, and informing them that you are enclosing either stamps or postal order to cover the price of the book and the postage incurred.

4. Give fully the salutation and conclusion for each of the following letters:—

(a) To the mayor of your own (or nearest) town.

- (b) To your member of Parliament.
- (c) To a clergyman.
- (d) To your grandmother.

5. Imagine you wish to become a teacher in a Public Elementary School: to whom would you apply for information concerning the conditions of appointment? Draft a suitable letter.

6. Imagine you have been engaged as Junior Teacher in a Council School. Write a letter to a friend describing your work there, and explaining why you think you have chosen wisely.

7. Write a composition describing the principal work that goes on in the town or village where you reside.

CHAPTER III.

Preparing Letters for the Post.

Business Envelopes. The square envelope commonly used for private communications is not generally employed in business correspondence. Business envelopes are mostly of three sizes :—

1. Length, $5\frac{1}{2}$ to 6 inches ; width, $3\frac{1}{4}$ to $3\frac{3}{4}$ inches.
2. Length, $8\frac{3}{4}$ inches ; width, $3\frac{1}{2}$ to 4 inches.
3. Length, $9\frac{1}{2}$ inches ; width, 6 inches.

Folding Letters. The size of writing paper used for commercial correspondence also varies, and it is of the utmost importance that the sheet should be folded neatly and carefully in order to fit the envelope. A good letter may easily be made to look slovenly if not folded properly. The method of folding will depend entirely upon the size of the envelope in which it is to be dispatched.

Three sizes of paper, to which special names have been given, are generally used for commercial communications :—

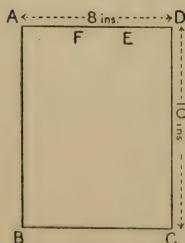


FIG. I.

1. *Letter Paper or Quarto*, each leaf of which is about 10 inches long and 8 inches wide. A quarto sheet should be folded from the bottom upwards, bringing the lower edge BC to AD. Next fold *twice* from D towards A, *i.e.* dividing at E and F

respectively. It will then be found to fit the envelope (No. 1 above), $5\frac{1}{2} \times 3\frac{1}{2}$ inches.

2. *Note Paper or Octavo*, each leaf of which is about $8\frac{1}{2}$ inches long and 5 inches wide. An octavo sheet should be folded twice from the bottom forward (as shown in the diagram Fig. 2), when it will be found to fit the envelope ($5\frac{1}{2} \times 3\frac{1}{2}$ inches).

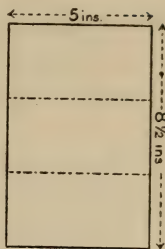


FIG. 2.

3. *Foolscap Paper (Fcap.)*, each leaf of which is $13\frac{1}{2}$ inches long and $8\frac{1}{2}$ inches wide. A foolscap sheet should be first of all folded in two, and then folded again, as shown in Fig. 3. It will then fit the ordinary foolscap envelope.

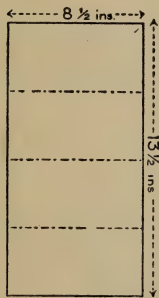


FIG. 3.

N.B.—Other sizes of paper and envelopes are frequently used, and other methods of folding are sometimes adopted; but the three here given are most commonly used, and experience will soon indicate the correct method of dealing with other sizes. Remember, it is most important that the paper should be neatly folded so as to fit the envelope as nearly as possible.

Enclosures. When preparing letters for the post care must be taken that nothing is omitted from the envelope, for it frequently happens that other documents have to be included with the letter. These *enclosures*, as they are called, may be cheques, money orders, postal orders, catalogues, price lists, receipts, etc. Their omission must be particularly guarded against, as much annoyance,

delay, and even loss, may be caused by such negligence. As a rule, enclosures are indicated either in the margin, or at the foot of the letter, thus:—

3 enclos. E 2. Enc. 1.

Sometimes a bright red star or circle is affixed to remind the clerk that additional papers are to be included.

Should any enclosures be missing, it is the duty of the young clerk making up the letters for the post to make inquiry of the writer of the letters.

Special attention must also be given to the addressing and stamping of the envelopes, but these matters will be dealt with in subsequent chapters.

Exercises.

1. State the sizes of writing paper and envelopes commonly used in commercial correspondence. Use the proper names of the three chief sizes of writing paper.

2. Cut out pieces of paper to represent *4to*, *8vo*, and *Fcap.* sheets, and fold them properly in readiness for placing in envelopes.

3. What is an enclosure? How are enclosures usually indicated? Why is it important they should not be omitted?

CHAPTER IV.

How to address Envelopes.

When addressing envelopes observe carefully the following rules:—

1. Write very plainly, in order that the letter-sorters may know at a glance the name of the town to which the letter is to be sent. Sorters must work rapidly, and it would be easy to mistake *Barmouth* for *Bournemouth*, or *Hanley* for *Henley*, unless the writing were easily legible.
2. Place the stamp securely and squarely in the right top corner of the envelope.
3. The lines of the address should be evenly spaced and not too high up.
4. Put a full stop after every abbreviation, *e.g.* Co., Ltd., Bros., etc.; and a comma at the end of each line, with the exception of the last (which should have a full stop).
5. *Do not use two titles of courtesy*, *e.g.* *Mr.* Algernon Fopp, *Esq.*, or *Dr.* Sawyer Bone, *M.D.*
6. When addressing letters to a Company of any kind, do not write the Manager's name, even if you know it; he should be addressed as *The Manager*.

Study the following addresses :—

A private gentleman.

Algernon Fopp, Esq.,
48 Vacant Road,
London, E.C.

A tradesman.

Mr. John Cotton,
Draper,
63 High Street,
Rugby.

A firm.

Messrs. G. Bell & Sons Ltd.,
York House,
Portugal Street,
London, W.C.

A clergyman.

Rev. Josiah Evans,
St. John's Rectory,
Greenfield,
Salop.

A doctor.

Dr. Sawyer Bone,
15 Ealam Road,
London, S.E.

A married lady (or a widow).

Mrs. William Newlywed,
"The Haven,"
Longshut Lane,
Bristol.

An unmarried lady.

Miss Ethel Hope,
48 Broad Street,
Catchpole,
Oxon.

A member of Parliament.

Anthony Orator, Esq., M.P.,
25 Cabinet Lane,
Birmingham.

Official Addresses.

The Secretary,
The Board of Education,
Whitehall,
London, S.W.

The Right Hon. the Lord Mayor of London,
The Mansion House,
London, E.C.

The Town Clerk,
Municipal Offices,
Bournemouth.

The chief official of a Company.

The Manager,
The Long Life Insurance Co.,
99 Premium Road,
London, N.

The head of a bank.

The Manager,

The Midland Banking Co. Ltd.,

84 Banque Street,

Portsmouth.

Exercises.

1. Address envelopes to—

(a) A firm in Ireland.

(b) A friend in Canada.

(c) A clergyman in the United States.

(d) A schoolmaster.

(e) A naval captain.

(f) A colonel.

2. Correct the following :—

(a) T. Brown, John Street, Norwich.

(b) Mr. Cutler, Esq., Manor Road, Bournemouth.

(c) Dr. Middleton, M.B., Percy Street, Buxton.

(d) Mr. James Carter & Co., Pond Street,
Washington.

CHAPTER V.

Postal Rates and Regulations.

“**Inland Correspondence**” means correspondence posted within the United Kingdom and addressed to some place in the United Kingdom.

N.B.—The *United Kingdom* includes England, Wales, Scotland, Ireland, the Isle of Man, and the Channel Islands.

Inland Correspondence is divided into five Classes, viz. : (1) letters, (2) post cards, (3) halfpenny packets, (4) newspapers, (5) parcels.

I. Inland Letters. Upon certain conditions, and with very few exceptions, any document or article which can be transmitted by post at all may be sent by *Letter Post*.

Conditions.

1. The prepaid rate of postage for inland letters is as follows :—

Not exceeding 4 oz. in weight 1d.

For every additional 2 oz..... $\frac{1}{2}$ d.

2. All letters posted unpaid are chargeable on delivery with double postage ; if insufficiently paid, with double the deficiency. Such amounts may be recovered from the senders by legal process.

3. No letter may be sent through the post if it exceeds *two feet* in length, *one foot* in width, and *one foot* in depth. [These limits, however, do not apply to official letters.]

4. Letters on strictly official business addressed to the *chief officials at Government offices* may be sent free from postage, but the letters "O.H.M.S." should appear at the top of the envelope. If, however, such communications be sent to the *private addresses of officials*, they must be stamped in the usual way.

Examples :—

- (1) *O.H.M.S.*
The Secretary,
The Board of Education,
Whitehall,
London, S.W.

[No stamp required.]

- (2) Secretary to the Board of Education,
The Paddocks,
West Haddon,
Northants.

[Postage must be prepaid.]

II. Post Cards. The prepaid rate of postage on every post card is a halfpenny. Post cards *may not exceed* $5\frac{1}{2}$ inches in length by $3\frac{1}{2}$ inches in width, *or be less than* 4 inches in length by $2\frac{3}{4}$ inches in width. They may not be fastened against inspection in any way, and they may not be enclosed in a cover of any kind. The *right-hand half* of the address side must be reserved exclusively for

the postage stamp and the address. Any breach of this regulation may result in the card being withheld from delivery.

III. Halfpenny Packet Post. The halfpenny packet post can be used only for packets not exceeding 2 oz. in weight. Printed or written matter not in the nature of a letter, and printed or written on paper or some substance ordinarily used for printing or writing, may be transmitted by the halfpenny packet post.

The benefit of this post is extended to certain specified documents which do contain matter in the nature of a letter. A full list of such exceptions may be found in the *Post Office Guide* (published quarterly, and obtainable for sixpence at any post office in the United Kingdom), but the following are the chief ones named :—

1. Commercial or business papers, *e.g.* invoices, orders for goods or for work, waybills, bills of lading, receipts for goods or money, statements of account, price lists, prices current, market reports, delivery and shipping notes, tenders for goods, estimates for work, etc.
2. Circulars (*i.e.* printed notices and letters), Christmas, New Year, Easter, and birthday cards, printed visiting cards, etc.
3. Printed proofs, manuscripts for the press, educational exercises, and examination papers with comments, corrections, and instructions.
4. Sketches, drawings, paintings, photographs, engravings, maps, plans, and charts.

5. Documents wholly or partly printed in imitation of typewriting (or reproduced from a typewritten original by a mechanical process), provided that at least twenty copies are posted at the same time; and they must be handed in at a head or branch post office, and the attention of the post office official must be drawn to the fact that they are printed or reproduced in type-written characters.

Special conditions with regard to the halfpenny packet post:—

1. The packet may not exceed 2 feet in length, and 1 foot in width or depth.
2. Postage must be prepaid.
3. Halfpenny packets must be posted without a cover, or in an unfastened envelope, or in a cover which can be easily removed for the purpose of examination without breaking any seal or separating or tearing any paper.
4. No halfpenny packet may contain or bear any communication in the nature of a letter.

N.B.—Goods, samples, or patterns cannot be sent by the halfpenny packet post unless they come within the foregoing descriptions.

IV. Newspapers. All newspapers that have been *registered* as such may be posted, upon certain conditions, to places within the United Kingdom at the rate of a halfpenny for each copy. Newspapers are said to be "*registered*" when an annual fee of five shillings is paid

at the General Post Office to ensure their transmission by inland post as "newspapers."

Conditions :—

1. Every newspaper or packet of newspapers must be posted either without a cover or in a cover open at both ends which can be easily removed for the purpose of examination.
2. The newspaper must be so folded as to permit the title to be readily inspected.
3. The cover or the newspaper itself may bear the names, addresses, and descriptions both of the sender and of the addressee.
4. The title of the newspaper and a reference to the fact that it has been registered for transmission by post may also appear on the cover, as may the words "With compliments," and a reference to any page to which attention is directed. A request for return in case of non-delivery may also be entered on the cover.
5. The newspaper should not be fastened to its cover by means of wax, gum, or stamps, *i.e.* the cover must be easy to remove.
6. No other documents or communications must be enclosed.
7. No newspaper packet may exceed 5 lb. in weight, 2 feet in length, or 1 foot in width or depth.

N.B.—If dispatched to countries abroad, the rate is $\frac{1}{2}$ d. per 2 oz.

V. Parcels. The rates of postage on *inland* parcels are as follows :—

Not exceeding 1 lb. in weight	...	...	3d.
Exceeding 1 lb. but not exceeding 2 lb.	...	...	4d.
" 2 lb. " "	3 lb.	...	5d.
" 3 lb. " "	5 lb.	...	6d.
" 5 lb. " "	7 lb.	...	7d.
" 7 lb. " "	8 lb.	...	8d.
" 8 lb. " "	9 lb.	...	9d.
" 9 lb. " "	10 lb.	...	10d.
" 10 lb. " "	11 lb.	...	11d.

N.B.—No parcel may exceed 11 lb. in weight.

Conditions :—

1. The parcel should be marked "Parcel Post," and *must be presented at a post office counter.*
2. It must not exceed 3 feet 6 inches in length, or 6 feet in length and girth combined.
3. The postage must be prepaid.
4. The address must be written on the parcel itself and not merely on a label, which may become detached.
5. It is desirable that the sender's address should appear either inside the parcel or on the cover.
6. Parcels are neither accepted for transmission nor delivered on Sundays.

Exercises.

1. What is the maximum length allowed (*a*) for an inland letter, (*b*) for an inland parcel?

2. What would the postage rates be on letters (Manchester to Belfast) weighing respectively $\frac{1}{2}$ oz., 4 oz., $7\frac{1}{2}$ oz., 9 oz., 15 oz., and 20 oz.? Would it be possible to send any of these packets at a cheaper rate? Explain fully.

3. What would be the surcharge on unstamped letters (London to Edinburgh) weighing respectively 2 oz., $4\frac{1}{2}$ oz., 7 oz.?

4. What is the limitation placed on (a) the size of a post card, (b) the weight of a halfpenny packet?

5. Name the points requiring special attention when posting newspapers.

6. Give the rates of postage (Reading to Birmingham) for parcels by parcel post weighing respectively 4 lb., $8\frac{1}{2}$ lb., 14 oz., $9\frac{3}{4}$ lb., and 12 lb.

7. Write out the conversation which might take place between yourself and the post office clerk when offering these parcels.

CHAPTER VI.

Some Postal Terms explained.

Redirection of Correspondence. It sometimes happens that letters, halfpenny packets, post cards, and newspapers are delivered after the person to whom they are addressed has left (temporarily or permanently). In such cases the correspondence may be readdressed and posted to the new address without additional charge for the second delivery, provided that

- (a) it is reposted not later than the day after delivery,
- (b) it has not been opened or tampered with in any way.

If either, or both, of these conditions be broken, the correspondence is liable to be charged at the prepaid rates.

Parcels are, when redirected, liable to additional postage at the prepaid rate for each redirection, except where the original address and the substituted address are *either* served from the same delivery office, *or* are within the same town delivery area, and where redirection is made within the period of free redirection allowed for other classes of correspondence.

Undelivered Correspondence. An undelivered *inland* letter or parcel which bears on the outside the full name and address of the sender is returned direct and unopened. For this reason, the majority of firms nowadays have printed on their envelopes the following :—

If undelivered, return to.....

Any other undelivered *inland* letter or parcel is sent to the *Returned Letter Office* and there opened. If it contains the name and address of the sender, it is returned to him without any additional charge being made. Undelivered *letters* which contain neither the sender's address nor any important enclosure are destroyed.

Undelivered *parcels* which do not contain the sender's address, and are not applied for, are liable to be disposed of three months after the date of receipt at the Returned Letter Office : if they contain perishable goods, they are dealt with as may be requisite.

Undelivered *inland* post cards, halfpenny packets, and newspapers are returned if the name and address of the sender, together with a request for their return in case of non-delivery, appear on the outside ; *but payment of a second postage is demanded.* Otherwise, they are destroyed.

Registration. Correspondence of any kind (including parcels) can be registered, the ordinary registration fee being 2d., in addition to the postage.

Conditions :—

1. Everything intended for registration must be handed to an officer of the post office, and a certificate

- of posting (bearing an acknowledgment that the fee for registration and compensation has been paid) must be obtained.
2. Nothing intended for registration must be dropped into a letter-box.
 3. The packet must be made up in a strong cover, and must be fastened with wax, gum, or other adhesive matter. It is not sufficient merely to tie the packet with string.
 4. Any packet (other than a parcel) upon which it is desired to secure compensation for damage must bear the words "*Fragile, with care.*"
 5. Envelopes for the transmission of registered letters can be obtained at all post offices.
 6. The packet must be marked in the bottom left-hand corner with the word "*Registered*"; and if the fee exceeds 2d. the amount paid must appear: *e.g.*—
Registered, 3d.; Registered, 5d., etc.
 7. Letters containing coins or jewellery *must be registered.*
 8. Letters containing any form of paper money need not be registered.
 9. The highest amount of compensation obtainable for any one registered packet is £400.

Certificates of Posting. In the case of *registered* postal packets (either parcels or letters), a certificate of

posting *must* be obtained ; but it is also possible to obtain a similar certificate of posting for an *unregistered* parcel or letter, *if desired*.

Conditions :—

1. The unregistered letter, letter card, post card, half-penny packet, or newspaper *must be handed in at a post office* and a certificate of posting obtained.
2. The fee for each article is $\frac{1}{2}$ d., payable by means of a stamp, which must be affixed by the sender to the form of certificate.

N.B.—A similar certificate of posting may be obtained for an *unregistered parcel*, free from any charge.

3. Articles in respect of which these certificates are issued are not registered, and will not be checked in the post, but will be treated as if they had been posted in a letter-box. They must not, however, be dropped into a letter-box in the ordinary way, but handed to the clerk in the post office.
4. In the event of loss, damage, or delay, the certificate will confer no title to compensation ; but it will be some evidence that such an article was posted at such a place and to such a person, and will thus facilitate due search in case of miscarriage.

Facsimile of the two sides of a "Certificate of Posting" of an Unregistered Parcel.

P.P.—No. 22.

INLAND PARCEL POST.

CERTIFICATE OF POSTING OF AN UNREGISTERED PARCEL.

A Parcel prepaid _____ and addressed as under* has been posted here this day—

Date Stamp.

(Accepting Officer's Signature or Initials).

*The address should be entered in full by the sender. The Department will accept no responsibility if, in the event of miscarriage, it should be found impossible, owing to the incompleteness or inaccuracy of the address furnished, to trace the parcel

I This certificate does not indicate that any legal liability in respect to the Parcel attaches to the Postmaster General; but, subject to the published Regulations, he will give compensation for loss or damage of the Parcel to an amount not exceeding 40s.

II. If parcels are registered, compensation for higher amounts may be secured on payment of the following fees, which include the ordinary registration fee of 2d. :—

For a sum not exceeding	For a sum not exceeding	For a sum not exceeding
£5 ... Fee 2d.	£140... Fee 9d.	£280... Fee 1s. 4d.
£20 ... " 3d.	£160... " 10d.	£300... " 1s. 5d.
£40 ... " 4d.	£180... " 11d.	£320... " 1s. 6d.
£60 ... " 5d.	£200... " 1s. 0d.	£340... " 1s. 7d.
£80 ... " 6d.	£220... " 1s. 1d.	£360... " 1s. 8d.
£100... " 7d.	£240... " 1s. 2d.	£380... " 1s. 9d.
£120... " 8d.	£260... " 1s. 3d.	£400... " 1s. 10d.

No higher compensation than £400 can be secured.

Poste Restante. Correspondence of any kind to be called for is usually taken in at all post offices except town sub-offices. In addition to the name of the person for whom such correspondence is intended, the name of the post office and the words "To be called for" or "Poste Restante" should appear.

The Poste Restante is intended solely for the convenience of strangers and travellers, and even they may not use it for more than three months at a time. Persons applying for Post Restante correspondence must furnish evidence sufficient to prove that the correspondence was intended for them: for this reason, correspondence addressed to initials, or to fictitious names, or to a Christian name only, is not taken in at any Poste Restante.

Late-Fee Letters. In all towns the mails are dispatched at special times; and the letter-boxes are accordingly cleared shortly before these arranged hours. As a general rule, however, correspondence which is too late for the regular hour of posting is, subject to the payment of an extra fee, received until five minutes before the actual dispatch of the mail. But no office is kept open merely for this purpose after 10 p.m. Late-fee letters must either be handed to a clerk at the post office, or posted in a special letter-box containing a label "Late-Fee Letters." The additional late-fee stamp ($\frac{1}{2}$ d.) is generally affixed at the top left-hand corner of the envelope. Letter-boxes for the receipt of late letters, bearing an extra $\frac{1}{2}$ d. stamp, are affixed to all mail trains to which travelling post offices or sorting carriages are attached.

Railway Letters. For a fee of 2d., in addition to the ordinary postage, a letter not exceeding 4 oz. in weight may be sent by the next available train or steamboat, either to be called for at the station of address, or to be transferred there to the nearest post office letter-box. The postage and railway fee must be prepaid—the postage in stamps and the railway fee in cash.

Letters intended for transmission by rail must be taken to a station and tendered to a servant of the Company in the parcel booking office or the passenger booking office. They should be addressed as follows :—

1.

JOHN CHASE, Esq.,
Parcel Office,
Gt. Central Station,
NOTTINGHAM.

(To be called for.)

2.

JOHN CHASE, Esq.,
27 St. Andrew's Road,
NOTTINGHAM.

(To be posted on arrival.)

In the former case, the person to whom the letter is addressed will call for it at the station; in the latter, the letter will be posted by a railway official immediately on the arrival of the train at the specified station.

Express Delivery. There are three Express Delivery services:—

1. *By Special Messenger all the way.* The charge is 3d. for every mile or part of a mile from the office of delivery to the address.

On each packet weighing more than 1 lb., an additional charge of 3d. is made; but ordinary postage is not charged. All charges must be prepaid in postage stamps, to be affixed to a form provided by the Post Office for the purpose.

At the top left-hand corner of the envelope the words "Express Delivery" should be written; and, in the case of a letter, a broad perpendicular line from top to bottom should be made both on the front and back of the envelope. Every such packet must be handed in at a post office, or to some officer authorised to receive it. In no case may it be placed in a letter-box.

2. *By Special Messenger after transmission by post.* Correspondence of any kind sent by the ordinary post may be delivered by express messenger. In addition to the ordinary postage, the same express fees must be prepaid, with the exception of the weight fee. All packets

must be marked "Express," and the envelopes of letters "*lined*" from top to bottom on front and back. *Letters* may be handed in at a post office, or to a postman in a rural district, or may be posted in a letter-box.

3. *By Special Delivery in advance of the ordinary mail at the request of the addressee.* Persons or firms who desire at any time to receive their correspondence in advance of the ordinary delivery may have it delivered by special messenger on payment of the following fees: 3d. a mile for one packet, and a further fixed charge of 1d. for every ten (or less number of) additional packets beyond the first.

N.B.—The difference between the second and third services is this:—The second service ensures delivery in advance of the ordinary delivery of letters sent; the third service provides that letters shall be *received* in advance of the ordinary delivery.

Foreign and Colonial Correspondence. Under this heading may be included letters, post cards, printed papers, commercial papers, samples, and parcels. Details of these different classes of foreign correspondence may be obtained from the *Post Office Guide*, but the following regulations are worthy of notice here:—

1. *Letters to the Colonies and British Possessions.*

Since 1898 it has been possible to send letters to any part of the British Empire at the rate of 1d. per ounce.

2. *Letters to U.S.A.* In 1908 the privilege was introduced of sending letters to the United States of America at the rate of 1d. per ounce.
3. *Foreign Letters.* The prepaid rate of postage on letters from the United Kingdom for all Foreign Countries (except Egypt, the United States of America, and the places in China and Morocco where there are British Post Office Agencies) is $2\frac{1}{2}$ d. for the first ounce, and $1\frac{1}{2}$ d. for each additional ounce or fraction thereof.

N.B.—To the places specially excepted, the letter rate is 1d. per ounce.

No letter for a Colony or Foreign Country may exceed 2 feet in length or 1 foot in width or depth.

Exercises.

1. Suppose you have written a letter to a friend in some distant town (Birmingham or Newcastle) asking him to lend you a certain book. Your friend has just gone away for a holiday. What will happen to your letter? Explain fully.

2. Your father left home yesterday for London or Sheffield. He gave you the address of the hotel where he expects to stay. After he had left, a telegram arrived for him, which you forwarded to his hotel in a letter. He, however, stayed at some other hotel. What would happen to your letter and its enclosure? How might all the trouble have been avoided?

3. Describe exactly what precautions you would take

to prevent the loss of a letter-packet containing important and valuable documents.

4. Address envelopes to three different friends in Paris, Quebec, and New York. Indicate what the prepaid postage would be in each case.

5. You have to catch a train every day at 8 a.m. The postman does not arrive until 8.20 a.m. What arrangements could you make to have your correspondence delivered before 8 a.m.? Explain fully.

CHAPTER VII.

Telegrams.

Charges for Telegrams. Communications of importance and urgency may be sent by means of telegrams; but, as the charge varies with the number of words, such messages are invariably condensed as much as possible.

For Inland Telegrams the charge is 6d. for the first 12 words, including the address, and $\frac{1}{2}$ d. for every additional word.

For Colonial and Foreign Telegrams the charge varies from 2d. to about 8s. per word, although the use of "Code" language reduces considerably the cost of such messages. For details of foreign telegraphic rates reference should be made to the *Post Office Guide*.

Dispatch of Telegrams. Unstamped forms can be obtained (free of charge), upon which telegrams should be written. A supply of these forms should be kept in readiness.

The following is a facsimile of an inland telegraph form :—

SEE NOTICE AT BACK.

POST OFFICE TELEGRAPHS.
(Inland Telegrams.)

No. of Telegram

A.

Prefix Code

Office of Origin and Service Instructions.

Words.

Sent

At _____ M.

To _____

By _____

Charge.

When a reply is to be prepaid, write the words "Reply Paid" in the space below. These words are not charged for

TO {

12 words, including the words in the address,

6^d.

Every additional word,

1^d.
2

FROM {

The Name and Address of the Sender, IF NOT TO BE TELEGRAPHED, should be written in the Space provided at the Back of the Form.

For Postage Stamps.

To be affixed by the Sender.

Any Stamp for which there is not room here should be affixed at the back of this form.

A Receipt for the Charges on this Telegram can be obtained, price One Penny.

The sender must enter the address to which the telegram is to be forwarded, the message he desires to have dispatched, and his own signature. It is advisable to write out a rough draft of the message to be sent, and then strike out all unnecessary words. When complete, the form should be handed to a clerk at the post office, who will proceed to count carefully all words entered thereon. All charges for telegrams must be prepaid by affixing stamps to the form on which the message is written.

Counting. — Telegrams in plain language (in any modern European tongue or in Latin) are charged for according to the number of words; but there are various exceptions worthy of mention, viz. :—

1. *Abbreviations.* “Can’t,” “won’t,” “don’t,” “shan’t,” “couldn’t,” etc., are counted as single words.
2. *Combinations of words,* usually written as one, or coupled by hyphens, are counted as one word: *e.g.*, “mother-in-law,” “forty-seven,” “warehouseman,” etc.

Double names, although written with a hyphen, are counted as two words: *e.g.*, Bouverie-Tracy, Campbell - Bannerman, etc. Such names as O’Neil, MacDonald, St. Johns, etc., are counted as single words.

3. *Special Combinations.* Certain names of places are counted as one word each, irrespective of the number of words of which they are composed.

These fall into four classes, viz. :—

(a) All names of towns and villages in the United Kingdom.

(b) The names of railway and coastguard stations (not in towns) at which telegraph business is transacted on behalf of the Post Office.

(c) The names of districts in towns when used in addresses in addition to the names of thoroughfares.

(d) The names of Foreign Telegraph Offices mentioned in the "International List of Telegraph Offices."

N.B.—The names of thoroughfares, to denote districts in towns, are counted according to the number of words of which they are composed : e.g., Drury Lane, Oxford Street, Hanging Ditch are each counted as two words.

(e) *Figures* are counted at the rate of five figures to a word : e.g., 28956 counts as one word; 375694 as two words. Fractions are counted as figures, except that the line of division between numerator and denominator is counted as a figure : thus $7\frac{1}{2}$ is counted as one word, but $109\frac{1}{2}$ as two words.

Symbols such as %, a/c, c/o, etc., are each counted as one word.

(f) *Initial Letters* are each counted as one word, except the initials of London Postal

Districts (S.W., N.W., etc.), and such groups as a.m., p.m., H.M.S., etc., which are each counted as one word.

(g) *Words underlined or placed within inverted commas.* When such marks are used, one extra word is charged for.

(h) *Punctuation marks,* if transmitted, are each counted as one word.

Delivery of Telegrams. Within three miles of the office nearest the address, telegrams are delivered free of charge; and when that office is a head post office, no charge is made for delivery within the town postal delivery even if that extends for more than three miles. No charge is made for delivery within the whole of the London postal area.

Porterage, at the rate of 3d. a mile or part of a mile, is charged when the address is beyond the limit of free delivery, the distance being calculated from the limit of free delivery.

[For exceptional methods of delivery see the *Post Office Guide*.]

Prepayment of Reply. The sender of a telegram may, if he chooses, pay for a reply telegram, but the reply must not exceed forty-eight words. A reply form will then be delivered to the addressee, who will be at liberty to use it for an inland message at any time within twelve months. If the form be not used, its value will be refunded to the sender of the original telegram if he applies to the Postmaster within twelve months.

Telegraphic Address. An abbreviated address may be registered on payment of one guinea a year (from any date) to the Postmaster-General. Many firms take advantage of this arrangement in order to make it possible for any client to telegraph the address of the firm at a minimum charge. The telegraphic address must consist of two words at least, one of which must be the name of the town or place of delivery; the other must be a dictionary word, not exceeding ten letters, chosen from one of the eight languages permissible in code telegrams: *e.g.*, the telegraphic address of the publishers of this manual is "Bohn, London." Such an address is usually printed on the business letters of a firm, in addition to the usual postal address.

Exercises.

1. Write a telegram, not exceeding 12 words (including the address), to James Jackson, 569 Holdenhurst Road, Bath, and signed by yourself, informing your friend that you will be unable to visit him to-morrow as arranged, and intimating that a letter of explanation is being forwarded.

2. What is the cheapest telegram that can be sent? What would be the charge for the telegram drafted in accordance with the first exercise above? What would be the charges for the following inland telegrams?—8 words, 14 words, 25 words.

3. Imagine you are taking a coasting-trip from Torquay to Weymouth, and that your boat is due at the latter port

at 9 p.m. A train is due to leave the station (half a mile from the quay) at 9:30 p.m. If you catch the train, you will be able to reach home the same night; if you miss it, you must stay in Weymouth all night. Draft a suitable telegram to your mother (at as low a cost as possible), to be dispatched from Torquay.

4. Describe, as briefly as you can, all you know about telegrams. Make your description so clear that a boy or girl who knows nothing about telegrams will understand all about them.

CHAPTER VIII.

The Management of a Banking Account.

Opening a Banking Account. A person who wishes to become a customer of a bank may pay in money "**on deposit,**" *i.e.* he may agree to let a certain sum remain in the bank for a stated time. Interest, at a fixed rate, will be allowed on all money thus deposited.

It may, however, be desirable to have money in the bank the whole or any portion of which may be withdrawn at any time. Such an arrangement is known as a "**current account,**" and upon this sum no interest is usually allowed.

Many customers of banks "open" both a *deposit* and a *current* account. In any case, each client is presented by the manager with a Bank Book, generally known as a **Pass Book**. On one side of the Pass Book a bank clerk will write all the sums that are *paid into the bank* either by the customer himself or by others for him. This side of the Pass Book is known as the *Credit side*.

Upon the opposite side are entered all sums which the customer *draws out of the bank* either for himself or for others. This side is called the *Debit side*.

The Pass Book is an exact copy of the banker's ledger, and must on no account be altered in any way by the customer. At Midsummer and Christmas, or even more

frequently, all Pass Books must be sent to the bank "to be made up."

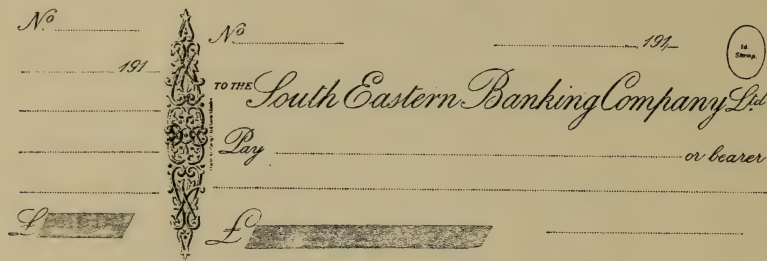
Cheques. Business firms and many private individuals frequently require the use of large sums of money, and it would be extremely inconvenient in such cases to keep such amounts at hand either in the shape of bank-notes or coin. It is customary to keep only as much cash as will be required day by day—all other money being placed in the bank. Payments are then made, and money received, through the bank by means of Bank Cheques.

A bank cheque is an order in writing to a banker directing him to pay to the person named therein (or his order, or bearer) the sum specified. Every cheque [with few exceptions, *e.g.* those issued by the Government] bears the impress of a penny stamp, and printed *cheque books* may be purchased at the bank at the rate of one penny for each cheque—the *price of the stamp*: thus a book of 24 cheques would cost 2s., 48 cheques 4s., etc.

A cheque must be signed and dated, and the name of the bank upon which it is drawn must appear on the face of it. The name of the person in whose favour it is drawn must also appear, together with the amount, *both in words and figures*. These should be so written that it is impossible for anyone to alter the cheque by the addition either of words or figures.

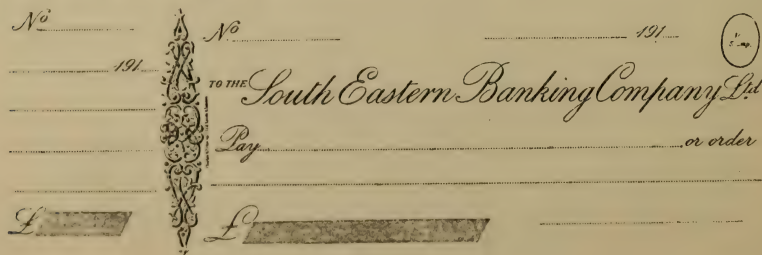
There are two kinds of cheques, *viz.* those payable to "bearer" and those payable to "order." When a cheque is made out to *bearer*, anyone can get it cashed at the bank.

The following is a reduced specimen of a *Bearer* Cheque, together with the counterfoil:—



If a cheque is made payable to “Order,” the bank will not pay the money until the person named on the face of the cheque has endorsed it, *i.e.* has written his name across the back of the cheque. “Order” cheques *must* be endorsed by the payee, after which they can be cashed at the bank upon which they are drawn. It is a felony to forge another person’s name in endorsing a cheque; and it is wrong even for a wife to sign her husband’s name in such a case.

The following is a reduced specimen of an *Order* Cheque, showing the counterfoil:—

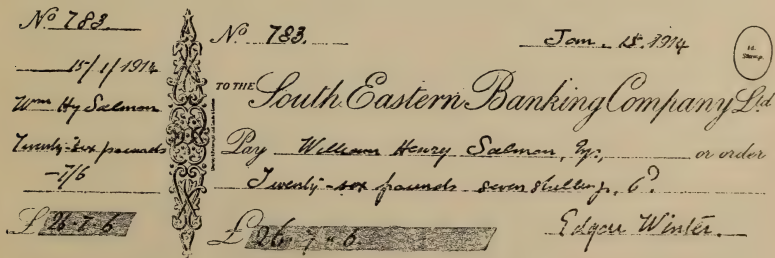


When writing out a cheque, the following particulars must be carefully inserted :—

1. The date.
2. The name of the person to whom the money is to be paid, *i.e.* the name of the person in whose favour the cheque is “drawn.”
3. The amount written in words.
4. The amount also written in figures.
5. The signature of the “drawer,” *i.e.* the person who writes out the cheque in order to pay some debt.

N.B.—If any alterations are made by the “drawer” of a cheque, *each* alteration must be initialled by him ; but it is most desirable that no changes should be made.

The following is a reduced specimen of a cheque duly filled in :—



Crossed Cheques. In order to prevent fraud, cheques can be made payable through a banker only. This is done by “crossing” them. “Crossed cheques” cannot be exchanged for cash at the counter of the bank,

but the amount will be collected by the banker and placed to the credit of the payee, who may then "draw" a cheque in his own favour if he is in need of cash.

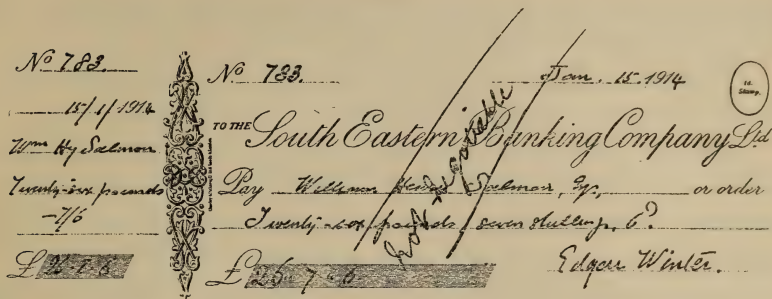
There are various methods of crossing cheques, as the following diagrams will show :—

General Crossings.

1	2	3	4	5
	<i>Not Negotiable.</i>	<i>£ Co.</i>	<i>Under Ten Pounds.</i>	<i>Not Negotiable & Co.</i>

Special Crossings.

1	2	3	4
<i>Bank of Scotland, Glasgow.</i>	<i>Not Negotiable Bank of Ireland, Dublin.</i>	<i>National Provincial Bank of England.</i>	<i>Parr's Bank Ltd.</i>



Cheques bearing a “special crossing” are payable to the bank named (or its agent), and to no other.

The words “Not Negotiable” are deserving of some explanation. Whenever a cheque is thus crossed, it may still be used as paper currency, but one should be careful in accepting it, for no one holding it can give a better title to the cheque than the person from whom he got it.

Thus, let us suppose that a cheque drawn in favour of Messrs. G. Bell & Sons Ltd., and bearing such a “crossing,” had been lost or stolen, and that the finder or thief had presented it to some tradesman in payment for goods supplied. If the tradesman were to cash the cheque, and Messrs. G. Bell & Sons Ltd. were made aware of the fact, they could compel the said tradesman to pay them the full amount named. When the foolish shopkeeper discovered the facts of the case, he would undoubtedly find that the person who had tendered the cheque was no longer at hand, and he would thus lose not only the amount

for which the cheque had been drawn, but the value of the goods he had supplied.

Cheques, when properly endorsed, may be passed from hand to hand as paper currency.

Should a cheque be drawn by a person who has not sufficient funds in the bank to meet it, the banker will, of course, refuse payment (unless arrangements have been made for *overdrawing* the account). "Dishonoured" cheques, as they are called, after having been marked R/D (Refer to drawer) or N/S (Not sufficient funds), are usually returned to the persons presenting them.

Banknotes. The Bank of England and many country banks have the right to issue their own notes, which are therefore known as banknotes. Such notes form an important part of the currency of the country, especially Bank of England notes, which are legal tender.

By *Legal Tender* is meant any currency or money by which a debtor can legally discharge his debt: *e.g.*, gold, silver, copper, and Bank of England notes may be offered anywhere in the country in payment of debts or in the purchase of commodities. It is no doubt surprising to many to learn that although gold is legal tender to any amount, no one may be compelled to accept more than forty shillings in silver or one shilling in copper by way of settlement of debts; but, of course, few tradesmen would decline silver or copper to any amount in ordinary business transactions.

N.B.—No one can be legally *compelled* to accept cheques in settlement of debts.

Banknotes are a convenient means of carrying large sums of money, especially when people are absent from home: *e.g.*, it is extremely easy to convey a few banknotes from place to place in a pocket wallet, but twenty, fifty, or a hundred sovereigns would make up a noticeable weight.

How does a banknote differ from a cheque?

1. A banknote is payable to *bearer*; and, as no person is specially named therein, anybody can present a banknote to the bank by whom it has been issued and receive the stated amount in cash.

2. The date on a banknote is printed; but any date may be inserted on a cheque.

3. The amount is definitely stated on a banknote, *e.g.* £5, £10, £20, £50, £100, £200, £500, and £1000; but a space is left on a cheque in order that any amount may be inserted at the discretion of the "drawer." It is impossible to obtain banknotes for any sums other than those denoted above.

Exercises.

1. What is (*a*) a "Bearer" cheque; (*b*) an "Order" cheque?

2. Describe exactly (*a*) what *you* would do, (*b*) what the *banker* would do, if you wished "to open an account" at some neighbouring bank.

3. Where would you keep (*a*) your Pass Book, (*b*) your Cheque Book, after you had received them from your banker? Why? Explain fully.

4. Would you register a letter containing (*a*) a cheque,

(b) a banknote? If you decided not to register either, explain fully all precautions you would take before dispatching them.

5. Suppose someone were to send you a "crossed" cheque. What would you do with it if you had not opened a banking account? Give reasons.

6. Who is the *drawer* of a cheque? Who is the *payee*?

7. Explain fully why cheques are so much used. What advantages have cheques over banknotes? What disadvantages?

CHAPTER IX.

Remittances by Post.

Cheques and Banknotes. It is customary to transmit cheques through the post in the same way as an ordinary letter. Banknotes may also be transmitted in this way; but, as they are payable "to bearer," it is customary to take precautions to prevent their loss when sending them through the post. They may be sent either by *registered letter* or in two separate letters. How is it possible to send the same banknote in two different letters? This is accomplished by cutting the note in halves and forwarding each half separately. The two halves may be stuck together again and then presented at the bank. Cheques must not be mutilated in this way, however, for no banker would cash a cheque that had been so treated; and it is usually found to be more convenient to send banknotes in registered envelopes.

Coin. We have already seen (Chapter V.) that letters containing coins *must* be registered. Coin dispatched in this way must be so packed that it cannot move about, and compensation in the event of loss is strictly limited to £5.

Postal Orders. A convenient means of remitting

small amounts by post has been provided by the Post Office by the issue of Postal Orders. These may be obtained for any amount from 6d. upwards to 21s. (ascending by sixpences). A small commission (varying according to the value of the postal order) is charged.

For postal orders of the value of 6d., 1s., 1s. 6d., 2s., and 2s. 6d., the commission is $\frac{1}{2}$ d.

From 3s. to 15s. (inclusive), the charge is 1d.

From 15s. 6d. to 21s. (inclusive), the poundage is $1\frac{1}{2}$ d.

By the use of not more than three stamps, whose value must not exceed 5d., any broken amount may be made up; but no order may contain a fractional part of a penny. Space is provided at the foot of all postal orders for additional stamps.

The regulation concerning the addition of stamps applies to all postal orders payable in the United Kingdom or elsewhere (excepting Canada).

Before presenting the order at the post office named thereon, the person to whom it is made payable must sign his name at the foot of the order (in the space provided for the payee's signature). All postal orders bear the official stamp of the office at which they are issued, and they must be presented for payment within three months from the last day of the month of issue; otherwise additional poundage will be charged.

Inland Money Orders. An Inland Money Order (or *Post Office Order*, as it is often called) may be obtained for any sum (not comprising a fractional part of

a penny) up to £40—the rates of poundage being as follows:—

For sums not exceeding £1	...	...	2d.
For sums above £1 and not exceeding £3		...	3d.
" " £3	" "	£10	... 4d.
" " £10	" "	£20	... 6d.
" " £20	" "	£30	... 8d.
" " £30	" "	£40	... 10d.

Money Orders differ from Postal Orders as follows:—

1. A printed requisition form for a money order may be obtained *gratis* at any money order office. This should be filled in so as to show fully the name of the office at which the money is to be paid, the name of the person to whom it is to be paid, and the name and address of the sender. It should then be handed in at a money order office, where it receives the official stamp and where the amount of the order, together with the poundage, must be paid. The order may then be forwarded by letter in the ordinary way.

As we have already seen, no name (*either of sender or payee*) is given at the post office when obtaining a *Postal Order*.

2. *Postal Orders* are payable "to bearer," *i.e.* to any person presenting them at the office named.

Money Orders are payable only to the person named when application is made for the order. Advice is transmitted (from the issuing office

to the paying office) containing information as to the amount to be paid, together with the names of the payee and the remitter; so that when presenting a money order for payment it is necessary to name correctly the person from whom it has been received.

Inland Telegraph Money Orders. Money may be transmitted by Telegraph Money Order from any post office in the United Kingdom at which money order business is transacted and which is also a dispatching office for telegrams. Such orders may be made payable at any money order office which is also an office for the delivery of telegrams.

No single telegraph money order can be issued for a greater amount than £40.

The charges for inland telegraph orders are as follows:—

1. A money order poundage at the ordinary rate for inland money orders.
2. A charge for the official telegram of advice to the office of payment (at the ordinary rate for inland telegrams—the minimum being 6d.).
3. A supplementary fee of 2d. for each order.

In order to avoid any misunderstanding, the remitter, when filling up the printed *form of requisition*, should state clearly whether the order is to be *called for* at the post office or *delivered* at the payee's address. Study carefully the particulars required for an *Inland Telegraph Money Order* which appear on the facsimile given here.

No. 3-D.

INLAND MONEY ORDER REQUIRED

Office Stamp.

No of Order

FOR

£	s.	d.
---	----	----

Payable at

[Payment will be subject to the possession by the Postmaster of sufficient funds.]

* Prefix	Christian Name (or Initial).	Surname.
to		

* If the payee of a Telegraph Money Order is a woman, the prefix "Mrs." or "Miss," as the case may be, should be given for inclusion in the Telegram of Advice.

† { Sent by _____
 Address _____

† **IMPORTANT**—The sender's name and address are required for official purposes. The person presenting the Order for payment must be prepared to state the name of the sender.

The Space below FOR TELEGRAPH ORDERS ONLY.

If the Order is to be telegraphed, write the words "By Telegraph" across the Form, and fill in the further particulars asked for below

1. Address at which the Telegraph Order is to be delivered. If to be called for at a Post Office write the word "Postoffice." (In the latter case the sender should inform the payee where he must apply for the Order.)

2. State here whether the Telegraph Money Order is to be crossed for payment through a bank.

PRIVATE MESSAGE.

3. A Private Message to the payee may be added to the Telegram of Advice, for delivery with the Order. The sender's name (or name and address), if to be communicated to the payee, must form part of the Private Message.

Write Private Message here (not to exceed twelve words).

Foreign and Colonial Money Orders. The maximum amount allowed for a single order varies according to the British colony, foreign country, etc., in which the order is payable, but in no case does it exceed £40. For a list of countries and maximum amounts (£10, £20, £30, or £40), see the *Post Office Guide*.

Poundage is charged as follows:—

For sums not exceeding £1	...	...	3d.
For sums above £1 but not above £2		...	6d.
„ „ £2	„	£4	9d.

For every additional £2, the poundage is increased by 3d., so that the rate on an order for £40 would be 5s. 3d.

Foreign Telegraph Money Orders. The charges for Telegraph Money Orders (for foreign countries) issued in the United Kingdom are as follows:—

1. Money order poundage at the ordinary rate for foreign money orders.
2. A charge for the telegram of advice at the ordinary rate for telegrams addressed to the country of payment.
3. A supplementary fee of 6d. for each order.

Exercises.

1. What would be the cheapest method of sending through the post the following amounts?—

(a) 2s. 6d. (b) 15s. (c) £2, 17s. 6d. (d) £50.

Give reasons.

2. What difference would it make to your decision with

regard to the sums mentioned in question *one* if you had no banking account? Explain fully.

3. Which would you prefer, a £5 banknote, a £5 cheque, or £5 in gold? Give reasons.

4. When away on holiday, if your supply of cash "ran out" the day before your return home, how could you obtain a fresh supply from your parents? Describe exactly what *you* would do, and what *your father* might do.

5. What would the poundage amount to on a money order for £5 to be sent from London to (a) Belfast, (b) Paris, (c) Australia?

6. How could you send a money order for £5 to your brother in South Africa in order that he might receive it within a week? What would the poundage amount to? Would there be any other charges? Explain fully.

CHAPTER X.

Receipts for Money.

Necessity for Receipts. Whenever payment is made for services rendered, or in settlement of an account, a *written receipt* must be given in acknowledgment of such payment. This receipt should be carefully kept, and then, should any dispute subsequently arise, it can be produced as evidence that the payment has been made.

Methods of receipting Accounts.

1. A very common method of acknowledging the receipt of money is by signature at the foot of the invoice: *e.g.*,

Received Cash.
With Thanks.
ISAAC GRASPARD.
June 30th, 1914.

2. When the amount received is £2 or over, a penny stamp must be affixed, and the above particulars written across the face of it: *e.g.*,

Received Cash.
With Thanks.
Isaac Graspard.
June 30th, 1914.

3. If only a portion of the amount due is paid, the receipt should be as follows:—

Received 30/- on account.

ISAAC GRASPARD.

June 30th, 1914.

4. When payment is made by cheque, the receipt should state the fact, because the debt is not discharged until the cheque has been cashed; and in the event of the cheque being dishonoured, a receipt so given would not be binding: *e.g.*

<p>Received by Che que. With Thank s. Isaac Graspard. June 30th, 1914.</p>
--

5. Sometimes a receipt is made out as follows:—

Received of Messrs. J. Smart & Co. Ltd., a cheque for the sum of ten pounds for services rendered as Junior Clerk during the quarter ending to-day.

<p>Stanley Hope. March 25th, 1914.</p>
--

£10, 0s. 0d.

6. Many firms use receipt-books containing counter-foils; and the receipt form (after being duly signed) is attached to the invoice.

Noteworthy Points:—

1. All receipts for £2 or over must bear a penny stamp, which must be defaced in order that it may not be used again.
2. When a debt is not paid in full, the receipt should always state "Received on account."
3. A receipt should always state whether the payment has been made by "cash" or "cheque."
4. All receipts should be carefully preserved.

Exercises.

1. Describe exactly what you understand by the term *receipts*. Why is it important to obtain them?

2. When must a receipt be stamped? Explain why such receipts must be stamped.

3. Miss Ethel Racquet and Mr. John Stump have each contributed their annual subscription of one guinea to the Evergreen Tennis Club of which you are secretary. Make out suitable receipts.

4. Mr. Peter Windup owes you £42, 15s. 6d. for goods supplied, and sends by post a cheque for £10. Make out a receipt to be sent to Mr. Windup.

5. Make out a receipt (to be sent by post) for £15 received by cheque for rent of a house for the six months ending Michaelmas.

6. You have received an unstamped receipt for £2. What course will you adopt? Why? Give your reasons fully.

CHAPTER XI.

General Knowledge Tests.

Write brief answers to the following questions :—

1. When is Lady Day? Michaelmas Day? Midsummer Day? Why are they so called, and for what is each noted?
2. What is meant by :—The Garden of England? The Emerald Isle? The Fatherland? The Playground of England? The Land of Oat Cakes? The Battlefield of Europe? The Playground of Europe? Give reasons.
3. Suppose you have called to see a friend on a wet day. What would you do with your wet umbrella? Why?
4. What is the meaning of :—R.I.P.? E.G.? MSS.? Mus.Bac.?
5. What are the “four elements”? The “four Cardinal Virtues”?
6. How did the names of the days of the week originate?
7. Distinguish between Artillery, Infantry, Cavalry.
8. What should a gentleman do with his hat when he calls at a friend's house? Ought he to put it on the table? Hang it up in the hall? Explain fully.

9. Who worship in Synagogues? Mosques? Cathedrals?
 10. Name three distinguished musicians, painters, statesmen, authors.
 11. Explain what is meant by :—Blackmail; mailed fist; mail bag; mail train; “Daily Mail.”
 12. What is meant by :—“To send to Coventry”? “To bring to book”? “To carpet”? “To be two-faced”? “Sitting on the fence”?
- Form sentences to illustrate the use of each phrase.
13. Name the six Great Powers of Europe.
 14. Give the names for places where the following are kept :—Birds; fish; bees; plants; animals.
 15. Name some animals who sleep nearly all winter. To what class do they belong?
 16. Name some great Roman and Greek generals and writers.
 17. What is the meaning of :—B.D.? M.R.C.V.S.? M.A.? R.A.? B.Sc.? F.R.G.S.? D.D.? M.D.?
 18. Name three stringed instruments used in a modern orchestra; three brass instruments; three wood-wind instruments.
 19. Name the Patron Saints of England, Wales, Scotland, and Ireland. Upon which dates do we specially think of them?
 20. Would you introduce a lady to a gentleman, or a gentleman to a lady? Your reasons?
 21. What is the “water-line” of a ship? The bow? The stern?

22. What instrument registers the *pressure* of the atmosphere? The *temperature*?
23. What is the meaning of:—*ad lib.*? *pro tem.*? *ibid.*? *post mortem*? *nom de plume*? *multum in parvo*?
24. What are the rates of postage to:—Ireland? Canada? Australia? New Zealand? France? United States?
25. Name six of Shakespeare's plays.
26. Name one great work composed by each of the following musicians:—Mendelssohn, Handel, Bach, Beethoven, Sir Edward Elgar, Mozart, Gounod.
27. What is the latitude of London?
28. Why has Leap Year 366 days?
29. What is a "chemin de fer"?
30. What is a "strike"? A "lock-out"?
31. Explain:—Bankrupt, creditor, assets, dividends, liabilities.
32. What is the meaning of:—C.O.D.? A.B.? I.O.U.?

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